

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William P. Livelsberger
Debtor

Case No. 16-04688-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Feb 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2018.

db
4863954 +William P. Livelsberger, 410 South Street, Mc Sherrystown, PA 17344-1813
4863955 +BOROUGH OF MCSHERRYSTOWN - SEWER, 338 MAIN STREET, MC SHERRYSTOWN, PA 17344-1708
4863955 +BOROUGH OF MCSHERRYSTOWN - TRASH, 338 MAIN STREET, MC SHERRYSTOWN, PA 17344-1708
4863956 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS, P.O. BOX 742537, CINCINNATI, OH 45274)
4863957 #FIDELITY INVESTMENTS, P.O. BOX 673008, DALLAS, TX 75267-3008
4855666 Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946,
Harrisburg, PA 17108-0946
4855667 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4855663 EDI: IRS.COM Feb 12 2018 19:03:00 Internal Revenue Service, Bankruptcy Section,
P.O. Box 628, Pittsburgh, PA 15230
4855665 EDI: AGFINANCE.COM Feb 12 2018 19:03:00 One Main Financial, PO Box 742536,
Cincinnati, OH 45274-2536
4855664 +EDI: AGFINANCE.COM Feb 12 2018 19:03:00 One Main Financial, P.O. Box 9001122,
Louisville, KY 40290-1122
4862935 +EDI: AGFINANCE.COM Feb 12 2018 19:03:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
4863288 +EDI: AGFINANCE.COM Feb 12 2018 19:03:00 OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
4871758 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 12 2018 19:10:39 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
4863958 EDI: NEXTEL.COM Feb 12 2018 19:03:00 SPRINT, P.O. BOX 4191, CAROL STREAM, IL 60197
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4885813* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of PA, PO Box 117, Columbus, OH 43216)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2018 at the address(es) listed below:

Craig A. Diehl on behalf of Debtor 1 William P. Livelsberger cdiehl@cadiehlhllaw.com,
jhanawalt@cadiehlhllaw.com;r51336@notify.bestcase.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael J Clark on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **William P. Livelsberger**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1459**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04688-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William P. Livelsberger

By the
court:February 12, 2018Honorable Robert N. Opel
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.